F	Case 16-223	75	red 07/12/16 16:13 41
	ill in this information to identi	ly your case:	1 of 12 NORTHERN DISTRICT OF ILLINOIS
ι	Inited States Bankruptcy Court for	or the:	JUL 12 2016
١	lorthern District of Illinois		
c	Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11	JEFFREY P. ALLSTEADT, CLERK
		☐ Chapter 12 ☐ Chapter 13	☐ Check if this is an
		Chapter 13	amended filing
0	fficial Form 101		
V	oluntary Peti	tion for Individuals Fi	ling for Bankruptcy 12/15
De sai Be inf	btor 2 to distinguish between to ne person must be Debtor 1 in as complete and accurate as p	them. In joint cases, one of the spouses must re a all of the forms. possible. If two married people are filing togethe ded, attach a separate sheet to this form. On the	about the spouses separately, the form uses <i>Debtor 1</i> and port information as <i>Debtor 1</i> and the other as <i>Debtor 2</i> . The r, both are equally responsible for supplying correct top of any additional pages, write your name and case number
Pa	rt 1: Identify Yourself	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
ł.	Your full name	About Debtor 1.	About Debtor 2 (Spouse Only in a Joint Case).
••			
	Write the name that is on your	Nothanial	At/A
	Write the name that is on your government-issued picture identification (for example,	Nathaniel First name	N/A First name
	government-issued picture		
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture	First name Middle name Rowden	First name  Middle name
	government-issued picture identification (for example, your driver's license or passport).	First name  Middle name	First name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting	First name Middle name Rowden	First name  Middle name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Middle name Rowden Last name Suffix (Sr., Jr., II, III)	First name  Middle name  Last name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting	First name  Middle name  Rowden  Last name	First name  Middle name  Last name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8	Middle name Rowden Last name Suffix (Sr., Jr., II, III)	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or	Middle name Rowden Last name Suffix (Sr., Jr., II, III)	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or	Middle name Rowden Last name Suffix (Sr., Jr., II, III)  n/a First name  Middle name	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or	Middle name Rowden Last name Suffix (Sr., Jr., II, III)  n/a First name  Middle name  Last name	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name  Last name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or	Middle name Rowden Last name Suffix (Sr., Jr., II, III)  n/a First name  Middle name  Last name	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name  Last name  First name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.	Middle name Rowden Last name Suffix (Sr., Jr., II, III)  n/a First name  Middle name  Last name  Middle name  Middle name	First name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name  Last name  First name  Middle name
	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.	Middle name Rowden Last name Suffix (Sr., Jr., II, III)  n/a First name  Middle name  Last name  Middle name  Middle name	First name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name  Last name  First name  Middle name
·. · · ·	government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.	Middle name Rowden Last name Suffix (Sr., Jr., II, III)  n/a First name Middle name Last name  Middle name Last name	First name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name  Last name  First name  Last name  Last name

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Nathaniel Rowden Debtor 1

Lasi Name

Case number (if known)\_

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	About Debtor 1:		About Debtor 2 (Spous	e Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any busin	ness names or EINs.	l have not used any b	ousiness names or EINs.
the last 8 years	Business name	***************************************	Business name	
Include trade names and doing business as names				
3	Business name		Business name	
	<u>EIN</u> — —		EIN	
	EIN	<del></del>	EIN	
Where you live			If Debtor 2 lives at a diff	ferent address:
	2539 EAST 77TH ST			
	Number Street		Number Street	
	Chiana	00040	***	······································
	Chicago City	60649 State ZIP Code	City	State ZIP Coo
	Cook			
	County		County	
	If your mailing address is d above, fill it in here. Note th any notices to you at this mai	at the court will send	If Debtor 2's mailing add yours, fill it in here. Note any notices to this mailing	that the court will send
	N/A			
	Number Street		Number Street	
	P.O. Box		P.O. Box	
	City	State ZIP Code	City	State ZIP Cod
Why you are choosing this district to file for	Check one:		Check one:	
bankruptcy	Over the last 180 days be I have lived in this district other district.	fore filing this petition, longer than in any	Over the last 180 days I have lived in this distr other district.	before filing this petition, rict longer than in any
	I have another reason. Ex (See 28 U.S.C. § 1408.)	plain.	l have another reason. (See 28 U.S.C. § 1408	
	<del></del>		OTTORNOOD PRODUCTION OF THE PR	
			**************************************	

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Nathaniel Rowden
First Name Middle Name

Last Name

Case number (if known)\_

7	. The chapter of the	Checi	k one. (Fc	or a brief descrin	ion of each, see M	otion Described by	444000000000000000000000000000000000000		
	Bankruptcy Code you are choosing to file	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	under	Z C	☑ Chapter 7						
		☐ CI	napter 11	1					
		☐ Cr	napter 12	2					
		☐ Ch	apter 13	3					
8.	How you will pay the fee	yo sul	urself, yo bmitting	ou may pay wit	s about now you h cash, cashier's on vour behalf, v	may pay. Typic check, or mone	check with the clerk's office in your ally, if you are paying the fee by order. If your attorney is y pay with a credit card or check		
		I no	<b>ed to p</b> plication	ay the fee in i	nstallments. If y to Pay The Filing	ou choose this og Fee in Installn	option, sign and attach the nents (Official Form 103A).		
	NR	By less	equest the law, a ju s than 16 of the fee	hat my fee be udge may, but is 50% of the office in installments	waived (You ma s not required to, cial poverty line to ). If you choose to	y request this of waive your fee, hat applies to you	otion only if you are filing for Chapter 7.  and may do so only if your income is our family size and you are unable to must fill out the Application to Have the t with your petition.		
9.	Have you filed for	<b>57</b> M							
	bankruptcy within the	<b>☑</b> No	54.11.4						
	last 8 years?	u res.	District		When	MM / DD / YYYY	_ Case number		
			District		When	MM / DD / YYYY	Case number		
			District		144	MM / DD / YYYY	The second secon		
			J.00.101		vvnen	MM / DD / YYYY	Case number		
0.	Are any bankruptcy	No No							
	cases pending or being filed by a spouse who is	Yes.	Debtor				Relationship to you		
	not filing this case with you, or by a business partner, or by an affiliate?		District _		When		Case number, if known		
			Debtor				_ Relationship to you		
			District _		When	***************************************	Case number, if known		
						MM / DD / YYYY	Case finitioer, is known		
	Do you rent your residence?	No. Yes.	Go to line	r landlord obtaine	ed an eviction judg	ment against you	and do you want to stay in your		
			- condent	. <del>C</del> ?					
				Go to line 12. Fill out <i>Initial</i> Sta	stamont At - 1 -	7. <i>t</i>			
			this t	bankruptcy petitio	кетен моо <del>ш ал Е</del> n.	eviction Judgment	Against You (Form 101A) and file it with		

Case 16-22375 Doc 1 Filed 07/12/16 Entered 07/12/16 16:13:41 Desc Main Page 4 of 12 Document Nathaniel Rowden Debtor 1 Case number (if known) Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time business? Yes. Name and location of business A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it Chapter 11 of the can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: 14. Do you own or have any No property that poses or is ☐ Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed?\_\_\_ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

ZIP Code

State

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Debtor 1 Nathaniel Rowden

die Name Lasi Na

Last Name

Case number (if known)....

Part 5:

## **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	4.
TWVUL	Denini	1.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

U	I am not required to receive a briefing about
	credit counseling because of:

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

# I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Nathaniel Rowden
First Name Middle Name

Last Name

Case number (if known)\_

you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
	No. Go to line 16b.  Yes. Go to line 17.					
		arily business debts? Business debts investment or through the operation of the				
	No. Go to line 16c. Yes. Go to line 17.					
	16c. State the type of debts yo	ou owe that are not consumer debts or bus	siness debts.			
. Are you filing under Chapter 7?	☐ No. I am not filing under 0	Chapter 7. Go to line 18.				
Do you estimate that after any exempt property is	Yes. I am filing under Chap administrative expens	oter 7. Do you estimate that after any exenses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?			
excluded and	☐ No					
administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ Yes		the company of the control of the co			
. How many creditors do	<b>2</b> 1-49	1,000-5,000	<b>25,001-50,000</b>			
you estimate that you	50-99	5,001-10,000	50,001-100,000			
owe?	100-199 200-999	10,001-25,000	☐ More than 100,000			
. How much do you	\$0-\$50,000	■ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion			
estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
ne worth?	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
. How much do you	<b>2</b> \$0-\$50,000	☐ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion			
estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
Cian Potent	□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion			
or you	•	and I declare under penalty of perjury that	the information provided is true and			
oi you		Chapter 7, I am aware that I may proceed, i I understand the relief available under ea				
	If no attorney represents me a	nd I did not pay or agree to pay someone of and read the notice required by 11 U.S.C				
		with the chapter of title 11, United States C	,			
		atement, concealing property, or obtaining sult in fines up to \$250,000, or imprisonme , and 3571.				
	* Nuthing	Rouden *				
	Signature of Debtor 1	Signature	e of Debtor 2			
	Executed on 07/12/2016	Executed	Lon			

Debt	tor 1 NSthanie Rawden First Name Middle Name	Doc 1	Filed 07/ Docum	-	Entered Page 7	d 07/12/16 Case number of 12	6 16:13:41 (if known)	Desc Main
Pa	art 2: Tell the Court About Y	our Mont	thly Expense	s				
	Estimate your average monthly explicated amounts paid by any government reported on line 2.		ance that you	\$	45	0.00		
	If you have already filled out Schedule line 22 from that form.	J, Your E	xpenses, copy					
•	Do these expenses cover anyone who is not included in your family as reported in line 1?	<b>V</b> No Yes	. Identify who	****				
	Does anyone other than you regularly pay any of these expenses?  If you have already filled out Schedule I: Your Income, copy the total from line 11.	✓ No Yes	. How much do	you regul	arly receive a	s contributions	?\$m	onthly
	Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?	✓ No Yes	. Explain					
Pai	rt 3: Tell the Court About Y	our Prop	erty					
lf y	you have already filled out Schedul	e A/B: Pro	perty (Official i	Form 106	A/B) attach c	opies to this	application and	go to Part 4.
	How much cash do you have?  Examples: Money you have in your wallet, in your home, and on hand when you file this application	Cash:		\$	0.00			
	Bank accounts and other deposits of money?			namenterateurstanett	on name:			Amount:
	Examples: Checking, savings, money market, or other financial	_	account:	n/a				\$
	accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other	Savings a		n/a	······································			<b>s</b>
	similar institutions. If you have more than one account with the		ancial accounts:	n/a n/a				\$
	same institution, list each. Do not include 401(k) and IRA accounts.	Other min	arom document.					market.
	Your home? (if you own it outright or are purchasing it)	n/a Number	Street	~~~~		***************************************	Current value:	\$
	Examples: House, condominium, manufactured home, or mobile home	City			State	ZIP Code	Amount you ow on mortgage an liens:	
13.	Other real estate?	n/a				·	Current value:	\$
		Number	Street			******	Amount you owe	
		City	,		State	ZIP Code	liens:	
	The vehicles you own?  Examples: Cars, vans, trucks,	Make: Model:	n/a				Current value:	\$
	sports utility vehicles, motorcycles,	Year:					Amount you ow	e •
	tractors, boats	Mileage					on liens:	<b>3</b>
		Make:					O	¢
		Model: Year:		**************************************			Current value:	<b>&gt;</b>
		Mileage					Amount you own on liens:	\$ <u>\$</u>

Det	btor 1 Nathanie R6W6en First Name Middle Name	Doc 1 Filed 07/12/16 Entered 0	7/12/16 16:13:41 ase number (# known) 12	Desc Main
15.	Do not include household items and clothing.	Describe the other assets:	Current value:  Amount you owe on liens:	\$
16.	Examples: Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, workers' compensation, personal injury recovery	n/a	payn \$N	ou believe you will likely receive nent in the next 180 days? o es. Explain:
P	art 4: Answer These Addition	nal Questions		
17	7. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?	No Yes. Whom did you pay? Check all that apply An attorney A bankruptcy petition preparer, parale	egal, or typing service	How much did you pay?
18	8. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?	No Yes. Whom do you expect to pay? Check all An attorney A bankruptcy petition preparer, parale Someone else	gal, or typing service	How much do you expect to pay?
19	9. Has anyone paid someone on your behalf for services for this case?	No Yes. Who was paid on your behalf? Check all that apply:  An attorney A bankruptcy petition preparer, paralegal, or typing service Someone else	Who paid? Check all that apply: Parent Brother or sister Friend Pastor or clergy Someone else	How much did someone else pay?
20	0. Have you filed for bankruptcy within the last 8 years?		When Case null MM/ DD/ YYYY	
P	art 5: Sign Below			mber
	Sy signing here under penalty of perithat the information I provided in this  Signature of Debtor 1  Date 07/12/2016  MM / DD / YYYY	ury, I declare that I cannot afford to pay the filing application is true and correct.  Signature of Debtor 2  Date	fee either in full or in insta	llments. I also declare

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Debtor 1

Nathaniel Rowden

Last Name

Case number (If known)\_

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date				
Signature of Attorney for Debtor		MM	1	DD	/YYYY
Printed name		<del></del>			
Firm name					
Number Street					
City		ZIP (			
Contact phone	Email address				
		_			
Bar number	State				

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Desc Main

Debtor 1

Nathaniel Rowden

Middle Name First Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also he familiar with any state exemption laws that apply.

Do fallilled with any otate and and apply			
Are you aware that filing for bankruptcy is a serious action consequences?	on with long-term financial and legal		
☐ No ☐ Yes			
Are you aware that bankruptcy fraud is a serious crime a inaccurate or incomplete, you could be fined or imprison			
☐ No ☑ Yes			
Did you pay or agree to pay someone who is not an atto	mey to help you fill out your bankruptcy forms?		
Yes. Name of Person	formation, and Signature (Official Form 119)		
Attacit banaupicy relitor riepaters woulde, beci	aration, and digitation (Smoth Form 170).		
By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.			
e Neither Rouden x			
Signature of Debtor 1	Signature of Debtor 2		
Date 07/12/2016 MM / DD / YYYY	Date MM / DD / YYYY		
Contact phone	Contact phone		
Cell phone (1773) 619 - 444%	Cell phone		

Email address

Email address

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: CHAPTER	<b>5</b> -7	)		
Debtor(s) NATHANIEL	ROWDEN	) ) )	Case No. Chapter	7

# List of Creditors

DELL FINANCIAL SERVICES	
DES ACCEPTANCE	
P.O. Box 6403	
CAROL STREAM IL. 60197-6403	
CAPITOL ONE BANK USA INA	·
P.O.Box 30949	
SALT LAKE CITY UT 84/30 044	
PEOPLES ENERGY	
PEOPLE GAS	
130 E. RANDOLPH DR.	
CHICAGO IL. 60601	
	,

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NATHANIEL ROWDEN Debtor/Joint Debtor's Name: